

Prepared by and return to:
Green Tree Financial Servicing Corporation
Attn: Sue Davis
332 Minnesota Street
Suite 516
Saint Paul, MN 55103
800/443-4505 #02175

C99

SUBSTITUTION OF TRUSTEE

Loan No. 15822801

800/443-4505

THE STATE OF MINNESOTA
COUNTY OF RAMSEY

KNOW ALL PERSONS BY THESE PRESENTS:

WHEREAS, by Deed of Trust (herein "Deed of Trust") dated MARCH 13, 1998, CHARLES M. KRAMER AND JANICE M. KRAMER as Grantor, conveyed to MIKE BOHANNON Trustee, for the benefit of Green Tree Financial Servicing Corporation, certain property situated in Klamath County, OREGON being described as follows:

Legal Description: LOT 85 BLOCK 1 TRACT 1060 SUN FOREST ESTATES IN THE COUNTY OF Klamath STATE OF OREGON CODE 2-8 MAP 2310-3600 TL 1400

to secure the payment of one certain Truth-In-Lending and Note (herein the "Contract") to Green Tree Financial Servicing Corporation, ("Green Tree") therein described in the principal amount of \$26927.41, which Deed of Trust is recorded in Register of Deeds office on MARCH 30, 1998, Book No. M98, Page No. 10171, of the Deed of Trust Records of Klamath County, OREGON; and

WHEREAS, Green Tree, the Beneficiary in said Deed of Trust, desires to appoint a Substitute Trustee.

NOW THEREFORE, the undersigned, Green Tree, the Holder of the Contract described in said Deed of Trust and Beneficiary of said Deed of Trust has named and appointed, and by these presents does name and appoint First American Title Insurance Company, Substitute Trustee.

WITNESS my hand on MARCH 3, 1999.

GREEN TREE FINANCIAL SERVICING CORPORATION

Beth Heuman
Beth Heuman, Duty Authorized Agent

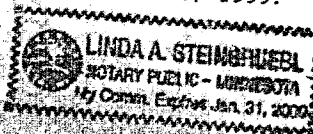
STATE OF MINNESOTA

COUNTY OF RAMSEY

BEFORE ME, the Undersigned Authority, on this day personally appeared Beth Heuman, Duty Authorized Agent of Green Tree Financial Servicing Corporation, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that the same was the act of said corporation and that consideration therein expressed.

GIVEN under my hand and seal of office on MARCH 3, 1999.

Linda A. Steingruehl
Linda A. Steingruehl, Notary Public
My commission expires: January 31, 2000



STATE OF OREGON - COUNTY OF KLAMATH:

Filed for record at request of First American Title the 22nd day
of March A.D. 1999 at 2:23 o'clock P. M., and duly recorded in Vol. M99
of Mortgages on Page 10175

FEE \$10.00

Linda Smith, County Clerk

by *Kathleen Ross*